

**Date:** 12/13/2022 10:00 am

**In re:** Lora J. Kalwarski

**Bankruptcy No.** 18-24450-CMB

**Chapter:** 13

**Doc. #** 78

**Appearances:** Shawn Wright, Esq.  
Brian Nicholas  
Ronda Winnecour

**Nature of Proceeding:** # 78 Objection to the Notice of Mortgage Payment Change  
**Re:** Claim Number 2.

**Outcome:** Hearing held. Continued to January 31, 2023 at 1:30 p.m. via Zoom to try to resolve.

**Carlota Böhm**  
**U.S. Bankruptcy Judge**

FILED  
12/13/22 3:47 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Lora J. Kalwarski  
Debtor

Case No. 18-24450-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 13, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:

| Recip ID | Recipient Name and Address                                       |
|----------|--|
| db       | + Lora J. Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

| Name                 | Email Address   |
|----------------------|---|
| Brian Nicholas       | on behalf of Creditor Wells Fargo Home Equity Trust Mortgage Pass-Through Certificates Series 2004-i, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, N.A. as Trustee, successor by mer<br>bnicholas@kmlawgroup.com |
| Harry B. Reese       | on behalf of Creditor U.S. Bank National Association Et Al... bankruptcy@powerskirn.com   |
| Jeffrey R. Hunt      | on behalf of Creditor Borough of Whitehall and the Baldwin-Whitehall School District jhunt@grblaw.com   |
| Jill Manuel-Coughlin | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET SEQ. bankruptcy@powerskirn.com  |
| Keri P. Ebeck        | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com  |

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Shawn N. Wright

on behalf of Debtor Lora J. Kalwarski shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 8